7,000 00

7,000 00

there are two landmarks of our old town that should be borne in mind by all who may be interested in its foundation and progress. These are its eastern and western limits, or, respectively, Twnty-fifth and Eighteenth Streets. Why should the survey of John Mayo begin on the line of the former and lait on the line of the latter? The reason on the line of the latter? The reason is obvious. To enter the town by the way of Rocketts there was but one aveway of Rocketts there was but one ave-nue open—Lester Street—recently so named after John Lester, one of our early harbour masters. To ascend Rich-inond Hill, no other way was known but by the old road—originally designated Twenty-fifth Street—that led up from the Main Street to St. John's Church. The oldest houses, apparently, of that historic hill lie west of this castern landmark, and were probably in existence several years before St. John's was established. Between Rocketts—named after Bald-

Between Rocketts-named after Bald-in Rockett, the oldest known of our win Reckett, the oldest known of our ship-chandlers—and Twenty-fifth Street houses were few and far between. I remember but two, not including War-wick's tobacco war-chouse, situate on the south side of Lester Street, which had been built after the May fresh of 1771 on the southeastern extremity of Poster's Rone Walk. Foster's Rope Walk.

Above the eastern boundary brick and Above the eastern boundary brick and wooden tenements had been erected long before the survey of Mayo in 1738. In other words, there was a town and there were townspeople within the lines of Twenty-fifth and Eighteenth Streets before the scheme of the foundation of the city had been projected by William Bard, the younger.

latter street, and not at the next one farther west, and now known and called name of Sevententh Street? An presently good reason is that there was

commons, and so it appears to have been until the city authorities, by the advice of certain eminent lawyer-com-missioners, condemned it, and after-wards appropriated all its waste lands to other uses than those designed by Barel

Before the conversion of these commons into streets, alleyways and building sites, Shockoe Creek presented, in

missioners, condemned it, and after-wards independent and the works of the coverage of a lake, where show lines expressed the coverage of a lake, where show lines expressed the coverage of t

There are two landmarks of our old | towns of Richmond and Shokoes" prior | west line of Seventeenth, or Adam's Valtowns of Richmond and Shokoes" prior to the war of 1776, Says "the houses here are almost all of wood, covered with the same; the roof with shingles, the sides and ends with thin boards, and not always lathed and plaistered within; only those of the better sort are finished in that manner and painted on the outside. The chimneys are sometimes of brick, but more commonly of wood, conted on the inside with clay. The windows of the best sort have glass in them; the rest have more, and only wooden shutters."

This is doubtiess a faithful picture as far as it goes. Unreliable in many re-

to the war of 1776, says "the houses here are almost all of wood, covered with the same; the roof with shingles, the sides and ends with thin beards, and not slevays lathed and plaistered within; only hose of the better sort are finished in that mamer and plainted on the outside. The chimneys are sometimes of brick, but more commonly of wood, conted on the finished with clay. The windows of the host sort have glass in them; the rest have none, and only wooden shutters. This is doubtless a faithful pleture as a trace. This is doubtless a faithful pleture as a far as it goes. Unreliable in many respects as this old loyalist had proved by Randolph, of Ronnoke, who says "his book, though replete with falselood and book, though replete with falselood and calumny, contains the truest picture of all society and manners in Virginia that is extant." I have aften asked myself the everywhere within and without the two whose, and, if so, if it then bore those marks of antiquity that it now presents? But he did note among the nest commanding and exceller situations about the town, the seal of Mr. Adams fon Church Hill and the clegant villa of William Byrd, which was then, and long since a feerwards, known by the name of Belvidera. The Adams manslon of woods stretch hut Byrd's villa has long since passed away.

I remember particularly the serpentine will—one brick of thickness—that wound about the lower particularly the serpentine when commended by plays villa has long since passed away.

I remember particularly the serpentine will—one brick of thickness—that wound albout the place; the old brick house, whose deep foundations might have been seen some years after Orgon Hill became a noted suburb of Richmond—the spring, on the eastern side of the wall, shaded by playes, Harvie's woods stretching away westward, and forming, as it were, the background of one of the painter ever transferred to canvas.

I shall now recur to some of Mortales is recollections of Main Street as the more transferred to canvas.

I shall now recur to s

canvas.

I shall now recur to some of Mordeeni's recollections of Main Street as it appeared to him in 1792, but particularly to that locality which embraced the old Market House and the upraised commons, upon a section of which it had been built. In 1780 "an act for the state of the section of the particular the mubits squares, to enables had been built. In Joy an Action locating the public squares, to enlarge the town, and for other purposes," locates the "Capitol, Halls of Justice, State House for Executive Boards, and a house for the Governor, on Shockoe Hill, and a Public Market below the hill, on the same stee of the creek."

ley Street, as it was called of old.

'Tis truly wonderful how many change

minion stands,
Her "Ever thus to tyrants" still flashes
in her hands;

For her Nathaniel Bacon, a century be-The dawn of independence, upon Vir-ginia's shore Rais'd standard of rebellion against a ty-

rant's pow'r;
He knew Virginia's spirit e'en then would
never cower.
Nor lick the hand that smites her, no

Mor lick the hand that shirtes her, he matter whose it be, Whether satraps foisted on her or kings beyond the sea.

EMPLOYER'S LIABILITY ASSURANCE CORPORATION (LIMITED). ANNUAL STATEMENT FOR THE YEAR ENDING DECEMBER SI, 1005, OF THE CONDITION AND AFFAIRS OF THE UNITED STATES BRANCH OF THE EMPLOYER'S LIABILITY ASSURANCE CORFORATION (LIMITED). ORGANIZED UNDER THE LAWS OF THE KINGDOM OF GREAT BRITAIN AND IRELAND, MADE TO THE AUDITOR OF PUBLIC ACCOUNTS OF THE STATE OF VIRGINIA, PURSUANT TO THE LAWS THEREOF. Chairman—LORD CLAUD HAMILTON.
United States Manager—SAMUEL APPLUTON.
Secretary—S. STANLEY BROWN, Esq.
Incorporated, OCTOBISR 25, 1830 conumenced business, APRIL, 1881.
Home Office United States Branch—85 HAGAD STREET, BOSTON, MASS. . \$750,000 00 year..... \$2,223.488 40 11.-INCOME. Accident \$40,255.09 \$774,487.91 \$734,782.00 \$51,497.48 Health \$522.67 \$9.618.56 \$46,422.13 \$9.94.76 Liability \$88,003.00 \$2,273,106.69 \$2,831,108.72 \$22,238.38 Fidolity \$4,359.86 \$60,226.04 \$4,837.90 4,576.94 \$45,926 41 8.875 36 257,530 56 16,301 57 Totals\$428,680 65 \$2,607 741 20 \$3,000,321 76 \$441,508 06 \$2,055,013 69 \$368,683 90 \$2,296,379 79 Total not cash actually received for prendums

Interest on bonds and dividends on stock

Interest from all other sources \$2,296,879 19 . \$2,374,776 R6 III.-DISBURSEMENTS. | Gross Amount | Gross | Gross Amount | Gross | Gr Pald Polloyholders forLosses. \$109,615 01 20,170 53 717,207 17 5,873 02 \$852,860 68
 tense of suits against policyholders, viz.:
 \$6,126 93

 Accident
 266 23

 Henkih
 266 23

 Linbility
 133,192

 Fidelity
 2,161 25
 191,331 98 missions or brokerage, less amount received on return promiums and rein-urance for the following classes: Fidelity.

Salaries, fees and all other compensation of Officers and home office employees.
Salaries, traveling and all other expenses of agents not paid by commissions.
Inspections (other than medical ...
Ronts ...
All other taxes, licenses and Insurance Department fees
Legal expenses (not included above)
Principle and stationery
Postage and express
Furniture and fatures
Bad debts
Remitted to home office IV.-LEDGER ASSETS. On Poticies of tenewals Issu Prior to Oct. 1, 1905, \$2,557 29 122 (9), 28,657 23 173 36 \$31,639 59 441,308 06 \$3,140,115 JR In Process of Accident Adjustment \$47,285.09

Houlth \$2,445.00

Fidelity 7,335.00 Total. \$60,140 00 3,245 00 7,490 00 145 00 ecial reserve for unpaid liability losses... \$2,482,782 17 BUSINESS IN THE STATE OF VIRGINIA DURING 1995.

Gross Premiums
Received on Risks
Written or \$4,392 38 \$8,692 38 SAMUEL APPLETON, anch Manager and Attorney. GERMAN-AMERICAN INSURANCE COMPANY. NNUAL STATEMENT FOR THE YEAR ENDING DECEMBER 21, 19%, OF THE CON-DITION AND AFFAIRS OF THE GERMAN-AMERICAN INSURANCE COMPANY, OF NEW YORK, ORGANIZED UNDER THE LAWS OF THE STATE OF NEW YORK, MADE TO THE AUDITOR OF PUBLIC ACCOUNTS OF THE COMMONWEALTH OF VIRGINIA, IN PURSUANCE TO THE LAWS OF VIRGINIA. President-WILLIAM N. KREMER. Secretary-CHARLES G. SMITH. retary-CHARLES G. SALT Included Office-55 LIBERTY STREET, NEW YORK, ganized or incorporated, MARCH, 1872; commenced business, MARCH 7, 1872, CAPITAL. Amount of capital stock subscribed \$1,500,000 00 Amount of capital stock paid up in cash ... 1,500,000 00 \$15,000 60 New York City Revenue, 4% per cent., 1938.
New Mexico refunding 6 per cent., 1938.
Toronto (Can.) Local improvement 3½ per cent., 1931.
Toronto (Can.) Local improvement 3½ per cent., 1932.
Atchison. Topeka and Santa Fe Ry. Gen'l 4
Atchison. Topeka and Santa Fe Ry. Gen'l 4
Atchison. Topeka and State Fe Ry. Gen'l 4
Atchison. Topeka and State Fe Ry. Gen'l 4
Baltimore and Chio R. R. (Louis, and Nash, colinteral). 4 per cent., 1932.
Atlantic Coast Line first 4 per cent., 1932.
Atlantic and Ohio R. R. (Pittslurg, Lake, Eric and W. Va.) 4 per cent.
Baltimore and Ohio R. R. (Pittslurg, Lake, Eric and W. Va.) 4 per cent.
Baltimore and Ohio R. R. (Co., Southwestern Div., 1973 and Ohio R. R. (Co., Southwestern Div., 1973 and Contral R. R. of Now Jersey general coupon, 6 per cent., 1930.
Central R. R. of Now Jersey general reg. 6 per cent., 1930.
Central R. R. of Now Jersey general reg. 6 per cent., 1930.
Chi, and Alton R. R., 1st lien 3½ per cent., 1940.
Chi, and Alton R. R., 1st lien 3½ per cent., 1940.
Chi, and Alton R. R., 1st lien 3½ per cent., 1940.
Chi, and Northwestern Ry. Sinking Fund 6 per cent., 1931.
Chi, and Northwestern Ry. Sinking Fund 6 per cent., 1932.
Chi, Milwaukee and St. Paul R. R., La Crosse 5 per cent., 1932.
Chi, Milwaukee and St. Paul R. R., La Crosse 5 per cent., 1932.
Chi, Milwaukee and St. Paul R. R., Southern Minn. 6 per cent., 1931.
Chi, Milwaukee and St. Paul R. R., Southern Minn. 6 per cent., 1931.
Chi, Milwaukee and St. Paul R. R., Southern Minn. 6 per cent., 1931.
Chi, and Ry. Co., 5 per cent., 1941.
Chi, Ry. 4 per cent., 1934.
Chi, Ry. 4 per cent., 1930.
Eric R. R. 1st Cons. 7 per cent., 1930.
Eric R. R. 1st Cons. 7 per cent., 1936.
Eric R. R. 1st Cons. 7 per cent., 1936.
Eric R. R., 4 per cent., [Conyertible into 40048 40,000 00 50,000 00 47,500 00 50,000 60 60,000 00 45,600 00 65,000 00 60,000 00 31,250 00 25,600 00 68,250 00 05,000 00 38,500 00 35,000 00 55,000 00 60,600 00 00,000 00 64,800 00 26,000 60 33,000 00 10,500 00

69,000 00

12,900 00

48,500 00

50,000 00

10,000 00

50,000 00

Hooking Valley Ry. Co. ist Cons. 4% per cant. At 1360 per share, pos.

At 1360 per share, pos.

Lake Shore and Mich. Southern Ry. Co., 4 per cent., 1928

Lake Shore and Mich. Southern Ry. Co., 4 per cent., 1928

Little Mami R. R., first 5 per cent., 1915

Louis, and Nash. and Mobile and Mont. R. H., South 44 per cent., 1946

Louis, and Nash. R. R. southern John 4 per cent., 1940

Louis, and Nash. R. R., Southern John 4 per cent., 1940

Louis, and Nash. R. R., Southern John 4 per cent., 1940

Mins, and St., Louis R. R., lowa Extension, Information of the cent., 1940

Minn, and St. Coulis R. R., first retunding 4

Minn, St., Paul and Shull Ste Marie Ry. 4 per cent., 1943

Mobile and Onio R. R. Co., Monigomery first 5 per cent., 1947

Masouri Pandic Ry. first coil 6 per cent., 1920

Missouri Pandic Ry. Trust 5 per cent., 1920

Missouri Pandic Ry. Co. Coin, first 5 per cent., 1920

Massouri Pandic Ry. Co. Coin, first 5 per cent., 1920

Massouri Pandic Ry. Co. Coin, first 5 per cent., 1920

Nash. Chatt. and St. L. Ry, ist 5 per cent., 75,000 00 78,750 00 93,000 00 100,000 00 10,600 00 16,666 00 10,000 00 9,300 00 24,250 00 Missourt Pacific Ry. Co. Cons. first 6 per con... Missourt Pacific Ry. Co. Cons. first 6 per con... 1920 Nash., Chatt. and St. L. Ry. let 5 per cent. \$9,000 00 60,000 00 45,000 00 45,000 00 100,000 00 25,000 00 28,000 00 25,000 00 28,250 00 100,000 00 90,000 00 50,000 00 60,000 00 240,000 00 230,400 00 Into stock at 150, 1916.

Rio Granda Western Ry, Trust first 4 per cent., 1939

Southern Pacific Co., Central Pacific cell., 4 per cent., 1940

Southern Pacific R. R. Co. first refunding 4 per cent., 1956

Southern Ry. Co. first Cons. 6 per cent., 1994.

St. Paul, Minn. and Man. Ry. 1st Cons. 6 per cent., 1933

St. Lawrence and Adirondack R. R. Co. first 5 per cent., 1939

St. Louis, Iron Mountain and So. R. R., unified and refund 4 per cent., 1929

St. Louis, Iron Mountain and So. R. R., unified and refund 4 per cent., 1929

St. Louis, Iron Mountain and So. R. R., Gen'l Cons., 6 per cent., 1981

St. Louis, Iron Mountain and So. R. R. refunding St. Louis, Iron Mountain and So. R. R., refunding Cons., 6 per cent., 1981

St. Louis and San Francisco R. R. refunding Sance Co., 6 per cent., 1981

Union Pacific Ry. 4 per cent., 1947.

Utch and Northorn R. R. first 7 per cent., 1998

West Shore Ry. Co. first guar. coupon, 4 per cent., 2361

West Shore Ry. Co. first guar. coupon, 4 per cent., 1992

Lexington Avenue and Pavonia Ferry Ry. first 5 per cent., 1993

Minnetpolita. and M. Street Ry., 5 per cent., 1998

Minnetpolita L and M. Street Ry., 5 per cent., 1998

Minnetpolitan Street Ry., 5 per cent., 1997

Metropolitan Street Ry., 5 per cent., 1997 18,000 00 71,000 00 25,000 00 75,000 00 83,259 00 50,000 00 41,600 00 44,000.00 45.760 00 8,000 00 26,000 00 28,600 00 35,000 00 10, 250, 00 Kanawha and Hocking Coal and Coke Co., 8 per cent. 1951
New York Gas and Electric Light, Heat and Power Co., 4 per cent. 1949
New York Gas and Electric Light, Heat and Power Co., 5 per cent. 1948
U. S. Steel Corporation sinking fund, 5 per cent. 1963
Western Union Telegraph Co., 5 per cent. 1938
Stindard Gas Light Co., 6 per cent., 1939
Albany and Susquahanan R. R. 100 shares. 80,000 60 25,000 00 21,000 00 10,600 00 Albany and Susquehanna R. R., 100 shares.... Atchison, Topeka and Santa Fe Ry, pref., 500 Atchison, Topeas and Saines ... Atchison, Topeas and Saines ... Baltimore and Ohio R. R. pref., 1999 shares. Baltimore and Ohio R. R. com, 2,700 shares. Caying and Susquehanna R. R., 1,000 shares. Chicago, Milwaukee and St. Paul R. R. pref., 2,950 shares ... Chicago, Milwaukee and St. Paul R. R. com, 200,000 00 607,500 00 120,000 00 198,000 00 20,000 00 52,500 00 shares Hillsdale and Southwestern R. R., 290 shares
Delaware and Hudson Co. 1,700 shares.
Eric R. R. first pref., 1,600 shares.
Great Northern Ry. Co. pref. 315 shares.
Hocking Valley Ry. Co. pref., 1,222 shares.
Lake Eric and Western R. R. Co. pref., 200 20,000 00 Minneapolis and St. Louis R. R. second pref. Now York and Harlem R. R., 2,535 shares.
New York Lackawanna and Western R. R.
200 shares was a shared respectively.
201 shares was a shares was a shares was a shared Ry. Co., 1,000 shares.
201 shares was a shares was a shares.
201 shares was a shares. at market value) 410,27,629 69 112,332,477 60
Cash in the company's principal office.
Cash belonging to the company in bank
Interest due and accrued on bonds not included in market value.
Interest due and accrued on collateral loans.
Cross premiums (as written in the policies) in course of collection, not more than LIABILITIES. Net amount of unpaid losses.

Gross premiums received and receivable upon all unexpired fire risks running one year or less from date of pailey. Including interest, premiums on perpetual fire risks, 34,665,32208; uncarned premiums (20 per cent.)

Gross premiums received and receivable upon all uncarned premiums. (50) per cent.) \$2.025,411 Of september of the property of the period of Aggregate amount of all liabilities, including paid-up capital stock, and not surplus RECEIPTS DURING THE YEAR. Deduct reinsurance, ruser, Blace, Bla Aggregate amount of receipts actually received during the year in cash 48,279,581 72 DISBURSEMENTS DURING THE YEAR. Fire, DISBURSEMENTS DURING THE YEAR.

Gross amount actually paid for losses (including \$634,254 75 losses occurring in previous years)

Deduct all amounts actually received for salvage (whether on losses occurring in previous years), \$10.084.79, and all amounts actually received for relawarance in other companies, \$1,155,983.38. Total all years of the last or of previous years), \$10.084.79, and all amounts actually received for relawarance in other companies, \$1,155,983.38. Total all years of the last or of previous years), \$10.084.79, and all mounts actually related to the companies, \$1,155,983.38. Total all years of the companies, \$1,155,983.38. Total all years of the companies of the companies, \$1,155,983.38. Total all years of the companies of the companies of the years of the Aggregate amount of actual disbursoments during the year, in cash....... \$5,682,258 35 BUSINESS IN THE STATE VIRGINIA DURING THE YEAR.

A. BLENNER, General Agent in Virginia for the White, Winton and Royal Tourist Automobiles. These are America's famous cars, without a weak spot. It is now well known that the Royal Tourist is the most reliable and eco-nomical gasoline car built anywhere. If you care to confirm his statement ask an owner. When you buy a car get one with a reputation that has proven its worth, and combines elegance, comfort, reliability, I have several good second-hand cars that I will sell at a sacrifice. They can be seen at my Automobile Garage, 508 W. Broad Street, Phone 4319. Machine Shop, No. 18 N. Seventh Street,

State of New York, City of New York-98.: 23. 1906, before CHARLES EDGAR MILLS, Commissioner, JULIUS STRAUS & SONS, Agents, 1013 East Main Street.